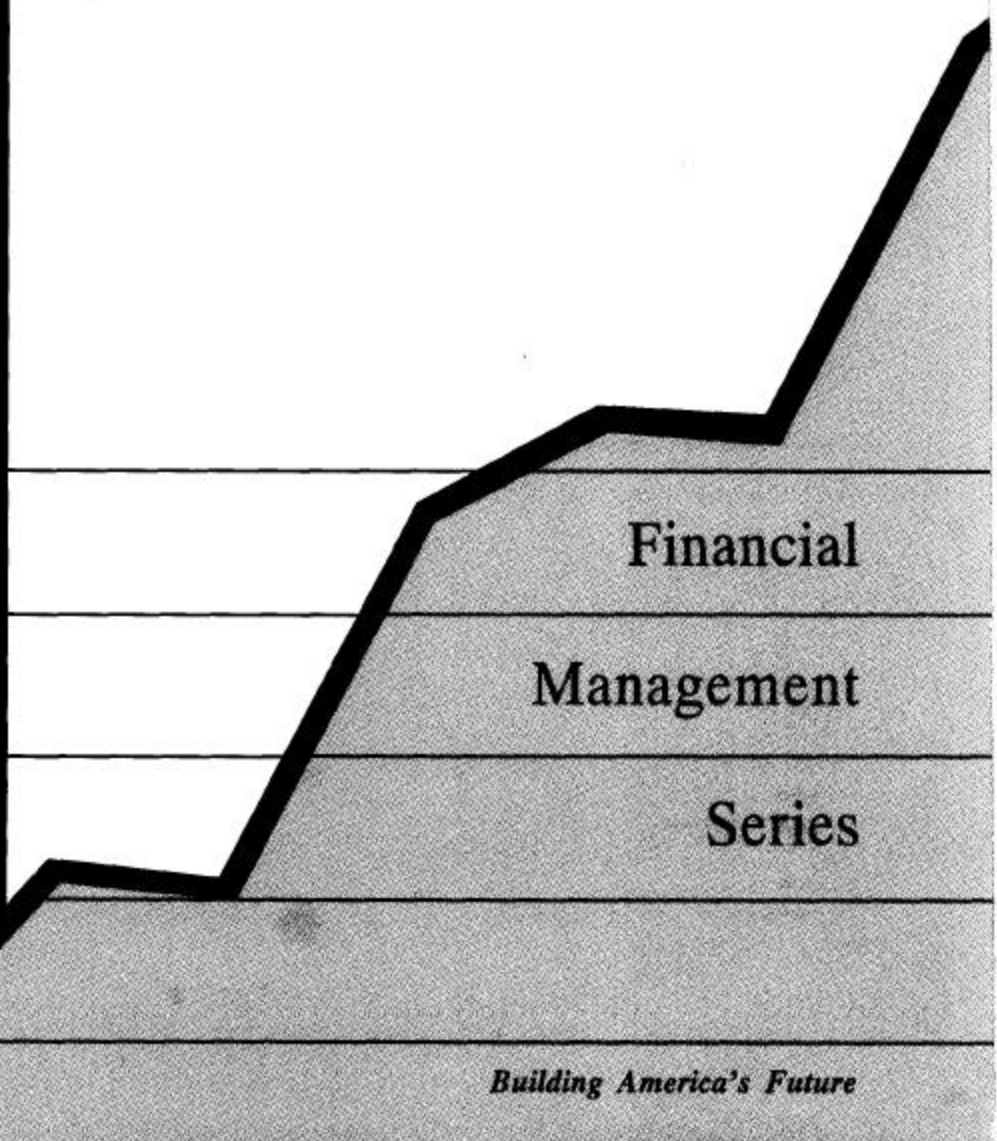


**SBA**

U.S. Small Business  
Administration

**ABC**

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Financial

Management

Series

*Building America's Future*

# of Borrowing

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*U.S. Small Business Administration*



## INTRODUCTION

### IS YOUR FIRM CREDIT WORTHY?

savings,

for financing.

All businesses, no matter what size, will at some time need to raise more money. For small businesses, the however, the owner will have to look to outside sources owner may be able to dip into his or her personal

Obtaining money when you need it is as necessary to the

operation of your business as a good location or an adequate labor force. Before a bank will lend you money, the loan officer must feel satisfied with the answers to the following questions.

- What is your character-will you *want* to repay the loan? How capable are you in managing the business-will you be *able* to repay the loan?

- Is the loan request large enough to cover any unexpected change in your situation, but not so large that its repayment will be a heavy burden?
- What is the general economic outlook for your business and industry?
- \* Do you have a reasonable amount at stake in the business?
- What collateral is available to secure the loan

### FINANCIAL INFORMATION REQUIRED BY LENDERS

- What is the specific purpose of the loan? Is it a short- or long-term need?
- Do you have a clear financial plan and forecast showing why you need the loan and how you will pay it back?

amount?

The two basic financial documents that lenders require are the balance sheet and the income statement. The

balance sheet is the major yardstick for solvency and the income statement is the common measure of profits. Using these and other sources, lenders ask the following questions.

#### **General Questions**

- Are the business's books and records up-to-date and in good condition?
- Does the business have a lawyer and/or accountant?
- Who are the customers and what percentage of

- Are all obligations paid promptly?
- What is the insurance coverage?

#### **Accounts Receivable**

- What is the quality of the accounts receivable?
- Have any been pledged to another creditor?
- Are customers paying you promptly?
- Is there an allowance for bad debts?

#### **Inventory**

- \* Can the merchandise be sold at full price?

total sales do the largest customers represent?

9 How much raw material is on hand?



- How much work is in progress?
- How much of production is finished goods?
- Is too much money tied up in inventory?
- Is the inventory turnover in line with industry norms?

### *Fixed Assets and Equipment*

What is the type, age and condition of the equipment?

- What are the depreciation schedules?
- What are the details of mortgages or leases?
- What are the future fixed asset and equipment

needs for the company?

The lender scrutinizes the cash flow of the business to determine whether or not the owner-manager is providing sufficient cash to meet the firm's obligations. The lender also makes sure that cash needed for working capital is not being diverted to other areas, such as the acquisition of fixed assets, thereby reducing liquidity.

## WHAT TYPE OF LOAN?

important to know the type of loan you want and its duration. There are two basic kinds of loans-lines of credit and installment loans-and two general categories of loan length-short-term and long-term.

The purpose for which the funds are to be used is a very important factor in deciding what kind of loan to request. There is also an important connection between the length of the loan and the source of repayment. Generally, short-term loans are repaid from the liquidation of the current assets (i.e., receivables, inventory) that are financed, while long-term loans are generally repaid from earnings.

### *Line of Credit*

A line of credit is an arrangement in which the bank disburses funds as they are needed, up to a predetermined limit. The customer may borrow and repay repeatedly up to the limit within the approved time frame (usually one year).

### *Installment Loan*

An installment loan is an agreement to provide a lump sum amount of money at the beginning of the loan. The loan is paid back in equal amounts over the course of a number of years.

When you set out to borrow money for your firm, it is

A short-term bank loan can be used for purposes such as financing a seasonal buildup in accounts receivable or inventory. Lenders usually expect these loans to be repaid after their purposes have been served: for example, accounts receivable loans when the outstanding **accounts** have been paid by the customers and inventory loans when the inventory has been sold and cash collected. Short-term loans are generally repaid in less than a year.

### *Long-term loan*

A long-term loan is usually a formal agreement to provide funds for more than one year, and most are for an improvement that will benefit the company and increase earnings. An example is the purchase of a new building that will increase capacity or of a machine that will make the manufacturing process more efficient and less costly. Long-term loans are usually repaid from profits.

Sometimes your signature and general credit reputation are the only collateral the bank needs to make a loan. This type of loan is called unsecured. At other times, the bank requires a pledge of some or all of your assets as additional assurance that the loan will be repaid. This is called a secured loan. The kind and amount of collateral depends on the bank and on variables in the borrower's situation.

Many types of collateral can be pledged for a secured loan. The most common are endorser, warehouse receipts, floor planning, purchase money security interest (PMSI) in furniture and/or equipment, real estate, accounts receivable inventory, savings accounts, life insurance policies, and stocks and bonds.

### *Endorser, Co-maker, Guarantor*

A borrower may ask another person to sign a note in order to augment his or her credit. This endorser is then liable for the note: if the borrower fails to pay, the bank expects the endorser to pay. Sometimes the endorser may also be asked to pledge assets.

A co-maker is an endorser who assumes an obligation jointly with the maker, or borrower. In this arrangement, the bank can collect directly from either maker or co-maker.

A guarantor is an endorser who guarantees the payment of a note if the borrower does not pay. Both private and government lenders often require guarantees from officers of corporations in order to assure continuity of effective management.

### *Warehouse Receipts*

A bank may take commodities as collateral by lending money on a warehouse receipt. The receipt is usually delivered directly to the bank and shows that the merchandise has either been placed in a public warehouse or has been left on your premises under the control of one of your employees who is bonded. Such loans are generally made on staple or standard merchandise that can be readily marketed. The typical loan is for a percentage of the cost of the merchandise.

### *Floor Planning*

Merchandise such as automobiles, appliances and boats must be displayed to be sold, but the only way many small marketers can afford displays is by borrowing

money. Such loans are often secured by a note and trust receipt. The trust receipt is **used for serial** numbered merchandise. It **acknowledges receipt** of the merchandise, shows agreement to keep the merchandise in trust for the **bank and verifies the promise to pay the bank** as the goods are sold.

### *Purchase Money Security Interest*

If you buy expensive equipment, such as a cash register or a delivery truck, you may be able to get a loan using the equipment as collateral. (This kind of loan is also called a chattel mortgage.) The bank assesses the present and future market value of the equipment and makes sure it is adequately insured.

### *Real Estate*

Real estate is another form of collateral, usually for long-term loans. In evaluating a real estate mortgage, the bank considers the market and foreclosure value of the

property and its insurance coverage.

### *Accounts Receivable*

Many banks lend money against accounts receivable; in effect, counting on your customers to pay your loan. The bank may take accounts receivable on a notification or nonnotification plan. Under the notification plan, the purchaser of the goods is informed by the bank that the account has been assigned and is asked to make payments directly to the bank. Under the nonnotification plan, customers continue to pay you and you pay the bank.

### *Inventory*

Inventory is the merchandise, wares and any assets that can be liquidated of a retail, wholesale or manufacturing business that will provide a form of financial guarantee against the loan proceeds. Unless otherwise specified in the loan documents, plant and equipment (e.g., computers, cash registers, manufacturing equipment, telephones and other fixtures) can also be included as inventory to be held as collateral.

### *Savings Accounts and Certificates of Deposit*

It is possible to get a loan by assigning a savings account to the bank. You assign the account and the bank keeps

the passbook. If you assign an account at another bank as collateral the lending bank asks the other bank to mark its records to show that the account is held as collateral.

### *Life Insurance*

Another kind of collateral is the cash value of a life insurance policy, in which you assign the policy to the bank. Some people prefer to use life insurance as collateral rather than borrowing directly from the insurance company because a bank loan generally is easier to obtain and carries a lower interest rate.

### *Stocks and Bonds*

Marketable stocks and bonds are also sources of collateral. Banks usually lend 75 percent or less on the value of high-grade stocks and up to 90 percent on government securities. The limits leave a cushion or margin for protection against declines. If the market value of the collateral does fall below a certain level, the bank may ask for additional collateral or a partial payment of the loan.

## THE LOAN AGREEMENT

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A loan agreement is a tailor-made document, fully stating all the terms and conditions of the loan. It gives the amount of the loan and terms of repayment, identifies the principle parties and lists any restrictions placed on the borrower.

### *Limitations*

Banks often include limitations in a loan agreement that restrict what an owner can do. These limitations depend to a great extent on the company. If the company is a good risk, the limitations will be minimal. A higher risk company, on the other hand, will have greater limitations. The three principle limitations involve repayment terms, the use of collateral and periodic reporting. Limitations are spelled out in the covenant section.

### *Covenants-Negative and Positive*

Negative covenants are restrictions placed on the borrower by the lender. Some examples are limitations on the borrower's total debt, agreement not to pledge assets to other creditors and limitations on the amount of dividends that may be issued.

Positive covenants are all actions the borrower must agree to. They include maintaining a minimum working capital, carrying adequate insurance, adhering to the repayment schedules and supplying the lender with regular financial statements and reports. Loan agreements can be amended from time to time and exceptions made. Certain provisions may be waived from year to year with the consent of the lender.

### *Negotiating with the Lender*

Ask to see the papers before the loan closing. Reputable lenders will be glad to comply. While you're mulling over the terms you may want to get the advice of your associates and advisors. Discuss and negotiate the lending terms before you sign the loan agreement-it is good practice, no matter how much you need the money. Chances are the lender may be willing to "give" on some of the terms; try to get terms with which you know your company can live. Remember, though, that once the loan is made, you are bound by it.

## THE LOAN APPLICATION

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Banks and other lending institutions, including the SBA, require a loan application on which you list certain information about your business.

SBA Form 4 is an example of a loan application. It is more detailed than most bank forms, because the bank usually has the advantage of prior knowledge of the



applicant and his or her activities, while SBA usually does not have such knowledge. Also, the longer maturities offered on SBA loans ordinarily require more information about the applicant.

Before you fill out a loan application, you should talk with an SBA representative, or your accountant or banker, to make sure that your business is eligible for an SBA loan. Because of public policy, SBA cannot make certain types of loans, nor can it make loans under certain conditions. For example, if you qualify for a loan on reasonable terms from a bank, SBA cannot lend you money. You also are not eligible for an SBA loan if you can get funds by selling assets that your company does not need in order to grow.

Most sections of the SBA loan application are self-explanatory; however, some applicants have trouble with certain sections because they do not know where to get the necessary information requested. The collateral section is an example. Collateral is the borrower's assets that are pledged to the lender to guarantee the loan. Your company's books should show

the market value of assets such as business real estate and business machinery and equipment. Cost of Assets (C.O.A.) means what you paid for such assets less depreciation.) If your

records do not contain detailed information on these assets, the bank sometimes can get it from your federal income tax returns. Reviewing the depreciation that you have taken for tax purposes on such assets can help to ascertain their value.

If you are a good manager, you probably balance your books every month. Some businesses, however, prepare balance sheets less regularly. In filling out your "Balance

Sheet as of \_\_, 19 \_\_, Fiscal Year Ends

remember that you must show the condition of your business within 60 days of the date on your loan application. It is best to get expert advice when working up this vital information. Your accountant or banker can help you.

Again, if your records do not show the details necessary for working up income (profit and loss) statements, your federal income tax returns may be useful in getting together facts for a loan application.





## APPENDIX A: APPLICATION FOR BUSINESS LOAN

OMB Approval No. 3245-0016  
Expiration Date: 10-31-93

U.S. Small Business Administration  
APPLICATION FOR BUSINESS LOAN

Individual	Full Address		Tax I.D. No. or SSN Tel - No. (Inc. A/C)
Name of Applicant Business Full Street Address of Business city County	State Zip	Number of Employees (including subsidiaries and affiliates)	
Type of Business	Date Business Established	At Time of Application	
Bank of Business Account and Address		If Loan is Approved Subsidiaries or Affiliates (Separate from above)	
Use of Proceeds: (Enter Gross Dollar Amounts Rounded to the Nearest Hundreds)	Loan Requested		
Land Acquisition New Construction/ Expansion Repair		Payoff SOA Loan Payoff Bank Loan (Non SBA Associated)	
Acquisition and/or Repair of Machinery and Equipment Inventory Purchase Working Capital (including Accounts Payable) Acquisition of Existing Business		Other Debt Payment (Non SOA associated) All Other	Loan Requested
		Total Loan Requested	
		Term of Loan - (Requested <b>Mat.</b> )	
<b>PREVIOUS SBA OR OTHER FEDERAL GOVERNMENT DEBT:</b> If you or any principals or affiliates have 1) ever requested Government Financing or 2) are delinquent on the repayment of any Federal Debt complete the following:			

Name of Agency	Original Amount Of Loan	Date of Requeo	Approved or Declined	Balance
	\$			

**ASSISTANCE** List the names(s) and occupations of a ny who assisted in the preparation of this form, other than applicant.

Name and Occupation	Address	Total Fees Paid	Fees Due
Name and Occupation Paid	Address Fe* Due	Total Fees	Current or Post Due

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 O'KW. POPE(W'ik R 4%KUON PVqed (3245-0016) office of Management and Budget. W&hington. 0 c J0S03

SBA Form 4 (5 92) Previous Edition is Obsolete

*U.S. Small Business Administration*



**ALL EXHIBITS MUST BE SIGNED AND DATED BY PERSON SIGNING THIS FORM**

**BUJINESS INDWTEDESS:** Furnish the following information on all installment debts, contracts, notes, and mortgages payable. indicate by an asterisk(\*) items to be paid by loan proceeds and reason for paying same (present balance should agree with the lat4W balance shWsubmft\*d).

To Whom Payable	original Amount \$	Original _Date	Present alance	Rate of interest	Maturity Dote	Monthly payment	Security	Curr*nt or Post Ou*
Acct. #			\$			\$		
Acct. #			\$					
Acct. #								
Acct. #								

**14ALMGUAIENT (Proprioam, partners. offkers. directors ON h\*Mtrs of outstanding %to\* -12R%gf2W92Et ~ kSalMrAm). Usew\*rate ~ if necessary.**

Name and Social Security Number and Position Title	ComOlete Address	% Owned	tAL40 so''ko Frimn _To	-Race	-\$ * X
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\*This data is collected for statistical purpose only. It has no bearing on the credit decision to approve or decline this application.

THE FOLLOWING EXHIBITS MUST BE COMPLETED WHERE APPLICABLE. ALL QUESTIONS ANSWERED ARE MADE A PART OF THE APPLICATION.

For Guaranty Loans please provide an original and one copy (Photocopy is Acceptable) of the Application Form, and all Exhibits to the participating lender. For Dire" Loans submit one original copy of the application and Exhibits to SBA ~

1. Submit SBA Form 912 (Personal History Statement) for each person e g owners, partners, officers, directors, major stockholders, etc.; the instructions are on SHA Form 912.

2. If your collateral consists of (A) Land and Building, (B) Machinery and Equipment, (C)Furniture and Fixtures, (D) Accounts Receivable (E) Inventory, (F) Other, please provide an Itemized list (labeled Exhibit A) that contains serial and identification numbers for all articles that had an original value greater than \$500. Include a legal description of Real Estate offered as collateral.

3. Furnish a signed current personal balance sheet (SBA Form 413 may be used for this purpose) for each stockholder (with 20% or greater ownership), partner, officer, and owner. Social Security number should be included on personal financial statement It should be asofthe same date as the most recent business financial statements Label this Exhibit B. SBA Form 4 (5-92) Previous Edition is Obsolete

4. Include the statements listed below: 1,2,3 for the last three years; also 1,2,3, 4 as of the same date, which are current within 90 days of filing the application; and statement 5, if applicable. This is Exhibit C (SBA has Management Aids that help in the preparation of financial statements.) All information must be signed and date

1. Balance Sheet	2 Profit and Loss Statement
3 Reconciliation of Net Worth	
4 Aging of Accounts Receivable and Payable	
5 Earnings projects for a least one year where financial statements for the last three years are unavailable or where requested by District Office. (if Profit and Loss Statement is not available, explain why and substitute Federal Income Tax Forms.)	

5 Provide a brief history of your company and a paragraph describing the expected benefits it will receive from the loan. Label it Exhibit D,

6 Provide a brief description similar to a resume of the education, technical and business background for all the people listed under Management. Please mark it Exhibit E.

ALL EXHIBITS MUST BE SIGNED AND DATED BY PERSON SIGNING THIS FORM

7. Do you have any co-signers and/or guarantors for this loan? If so, please submit their names, addresses, tax Id Numbers, and current personal balance sheet(s) as Exhibit F.

B. Are you buying machinery or equipment with your loan money? If so, you must include a list of equipment and cost as quoted by the seller and his name and address- This is Exhibit G.

9. Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings? If so, please provide the details as Exhibit H. If none, check here:

10. Are you or your business involved in any pending lawsuits? If yes, provide the details as Exhibit I. If none, check here

11. Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender? If so, please provide the name and address of the person and the office where employed. Label this Exhibit J. If none, check here:

12. Does your business, its owners or majority stockholders own or have a controlling interest in other businesses? If yes, please provide their names and the relationship with your company along with a current balance sheet and operating statement for each. This should be Exhibit K.

13. Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest? If yes, provide details on a separate sheet of paper labeled Exhibit L.

14. If your business is a franchise, include a copy of the franchise agreement and a copy of the FTC disclosure statement supplied to you by the Franchisor. Please include it as Exhibit M.

CONSTRUCTION LOANS ONLY

15. Include a separate exhibit (Exhibit N) the estimated cost of the project and a statement of the source of any additional funds.

16. Provide copies of preliminary construction plans and specifications. Include them as Exhibit O. Final plans will be required prior to disbursement.

DIRECT LOANS ONLY

17. Include two bank declination letters with your application. (In cities with 200,000 people or less, one letter will be sufficient.) These letters should include the name and telephone number of the persons contacted at the banks, the amount and terms of the loan, the reason for decline and whether or not the bank will participate with SOA

EXPORT LOANS

18. Does your business presently engage in Export Trade?

Check here: ☐ YES ☐ NO

19. Do you have plans to begin exporting as a result of this loan? Check here:

20. Would you like information on Exporting? Check here:

AGREEMENTS AND CERTIFICATIONS

Agreements of non-employment of SBA Personnel: I agree that if SOA approves this loan application I will not, for at least two years, hire as an employee or consultant anyone that was employed by the SBA during the one year period prior to the disbursement of the loan.

Certification: I certify: (a) I have not paid anyone connected with the Federal Government for help in getting this loan. I also agree to report to the SBA office of the Inspector General, Washington, D.C. 20416 any Federal Government employee who offers, in return for any type of compensation, to help get this loan approved.

(b) All information in this application and the Exhibits are true and complete to the best of my knowledge and are submitted to SBA so SBA can decide whether to grant a loan or participate with a lending institution in a loan to me. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals credit reports, etc., performed by non-SBA personnel provided I have given my consent.

(c) I understand that I need not pay anybody to deal with SBA. I have read and understand SOA Form 159 which explains SBA policy on representatives and their fees.

(d) As consideration for any Management, Technical, and Business Development Assistance that may be provided, I waive all claims against SBA and its consultants.

If you make a statement that you know to be false or if you over value a security in order to help obtain a loan under the provisions of the Small Business Act, you can be fined up to \$5,000 and be put in jail for up to two years, or both.

It is my duty to sign this statement. SOA \* I will ~ By:

OAU

If Applicant is a Corporation, sign below

Corporate Name and Title

Date

By:

Signature of President

Attested by:

Signature of COO or CFO

## APPLICANT'S CERTIFICATION

By my signature I certify that I have read and received a copy of the 'STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER' which was attached to this application. My signature represents my agreement to comply with the approval of my loan request and to comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this notice.

Each Proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, and each Guarantor must sign. Each person should sign only once.

Business Name

By

Date

Signature and Title

Date

Signature

Date

Signature

Date

Signature

Date

Signature

## APPENDIX B: CASH BUDGET

(For three months, ending March 31, 19\_\_\_\_)

	January budget	February	March	
Expected cash receipts:				
1. Cash sales				
2. Collections on accounts receivable				
3. Other income				
4. Total cash receipts				
Expected cash payments:				
5. Raw materials				
6. Payroll				
7. Other factory expenses (including maintenance)				
8. Advertising				
9. Selling expense				
10. Administrative expense (including salary of owner-manager)				
11. New plant and equipment				
12. Other payments (taxes, including estimated income tax; repayment of loans; interest; etc.)				
13. Total cash payments				
14. Expected cash balance at beginning of the month				
15. Cash increase or decrease (item 4 minus item 13)				
16. Expected cash balance at end of month (item 14 plus item 15)				
17. Desired working cash balance				
18. Short-term loans needed (item 17 minus item 16, if item 17 is larger)				
19. Cash available for dividends, capital cash expenditures, and/or short investments (item 16 minus item 17, if item 16 is larger)				
Capital cash:				
20. Cash available (item 19 after deducting dividends, etc.)				
21. Desired capital cash (item 11, new plant equipment)				
22. Long-term loans needed (item 21 less item 20, if item 21 is larger)				



## APPENDIX C: GLOSSARY

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Accounts receivable	Money your customers owe you that you have sent them a bill for.
Bad debt	Money owed to you that is not repaid.
Cash flow	The movement of money into and out of your business.
Collateral	Item (equipment, property, etc.) that is pledged to guarantee a loan.
Covenant	Prescription for action in a loan agreement.
Current assets	Money, inventory and equipment that will be used up in the short term (usually within one year).
Depreciation schedule	Accounting procedure for determining the <b>amount</b> of value left in a piece of equipment.
Financial forecast	Projection of revenues and expenses for the next one to five years.
Financial plan	Outline for how to use the money (capital) you have and how to raise the money you will need.
Fixed assets	Equipment, buildings, etc., that are purchased and used for long-term purposes.
Inventory	Merchandise that is purchased and/or produced and stored for eventual sale.
Inventory turnover	How often the inventory is sold and replenished in one year.
Liquidation	Sale of products or merchandise.
Long term	Period usually greater than one year.
Obligation	Money, merchandise or service owed to someone. Another term for debt.
Short term	Period usually one year or less.
Solvency	The ability to continue business.
Working capital	Cash and short-term assets that can be used for current needs (bills, etc.).



## APPENDIX D: INFORMATION RESOURCES

### **U.S. Small Business Administration (SBA)**

The SBA offers an extensive selection of information on most business management topics, from how to start a business to exporting your products.

This information is listed in *The Small Business Directory*. For a free copy write to: SBA Publications, P.O. Box 1000, Fort Worth, TX 76119.

SBA has offices throughout the country. Consult the U.S. Government section in your telephone directory for the office nearest you. SBA offers a number of programs and services, including training and educational programs, counseling services, financial programs and contract assistance. Ask about

- Service Corps of Retired Executives (SCORE), a national organization sponsored by SBA of over 13,000 volunteer business executives who provide free counseling, workshops and seminars to prospective and existing small business people.
- Small Business Development Centers (SBDCs), sponsored by the SBA in partnership with state and local governments, the educational community and the private sector. They provide assistance, counseling and training to prospective and existing business people.
- **Small Business Institutes (SBIs)**, organized through SBA on more than 500 college campuses nationwide. The institutes provide counseling by students and faculty to small business clients.

For more information about SBA business development programs and services call the SBA Small Business Answer Desk at 1-800-U-ASK-SBA (827-5722).

### **Other U.S. Government Resources**

Many publications on business management and other related topics are available from the Government Printing Office (GPO). GPO bookstores are located in 24 major cities and are listed in the Yellow Pages under the "bookstore" heading. You can request a *Subject Bibliography* by writing to Government Printing Office, Superintendent of Documents, Washington, DC 20402-9328.

Many federal agencies offer publications of interest to small businesses. There is a nominal fee for some, but most are free. Below is a selected list of government agencies that provide publications and other services targeted to small businesses. To get their publications, contact the regional offices listed in the telephone directory or write to the addresses below:

#### **Consumer Information Center (CIC)**

P.O. Box 100  
Pueblo, CO 81002

The CIC offers a consumer information catalog of federal publications.

Consumer Product Safety Commission (CPSC)  
Publications Request  
Washington, DC 20207

The CPSC offers guidelines for product safety requirements.

U.S. Department of Agriculture (USDA)  
12th Street and Independence Avenue, SW  
Washington, DC 20250

The USDA offers publications on selling to the USDA. Publications and programs on entrepreneurship are also available through county extension offices nationwide.

U.S. Department of Commerce (DOC)  
Office of Business Liaison  
14th Street and Constitution Avenue, NW  
Room 5898C  
Washington, DC 20230

DOC's Business Assistance Center provides listings of business opportunities available in the federal government. This service also will refer businesses to different programs and services in the DOC and other federal agencies.

U.S. Department of Health and Human Services (HHS)  
Public Health Service  
Alcohol, Drug Abuse and Mental Health  
Administration  
5600 Fishers Lane

Rockville, MD 20857

Drug Free Workplace Helpline: **1-800-843-4971**. Provides information on Employee Assistance Programs.

National Institute for Drug Abuse Hotline:  
1-800-6624357. Provides information on preventing substance abuse in the workplace.

The National Clearinghouse for Alcohol and Drug Information: 1-800-729-6686 toll-free. Provides pamphlets and resource materials on substance abuse.



U.S. Department of Labor (DOL)  
Employment Standards Administration  
200 Constitution Avenue, NW  
Washington, DC 20210  
The DOL offers publications on compliance with labor laws.

U.S. Department of Treasury  
Internal Revenue Service (IRS)  
P.O. Box 25866  
Richmond, VA 23260  
1-800-424-3676  
The IRS offers information on tax requirements for small businesses.

U.S. Environmental Protection Agency (EPA)  
Small Business Ombudsman  
401 M Street, SW (A-149C)  
Washington, DC 20460  
1-800-368-5888 except DC and VA  
703-557-1938 in DC and VA  
The EPA offers more than 100 publications designed to help small businesses understand how they can comply with EPA regulations.

U.S. Food and Drug Administration (FDA)  
FDA Center for Food Safety and Applied Nutrition  
200 Charles Street, SW  
Washington, DC 20402  
The FDA offers information on packaging and labeling requirements for food and food-related products.

### ***For More Information***

A librarian can help you locate the specific information you need in reference books. Most libraries have a variety of directories, indexes and encyclopedias that cover many business topics. They also have other resources, such as

#### **Trade association information**

Ask the librarian to show you a directory of trade associations. Associations provide a valuable network of resources to their members through publications and services such as newsletters, conferences and seminars.

#### **Books**

Many guidebooks, textbooks and manuals on small business are published annually. To find the names of books not in your local library check *Books In Print*, a directory of books currently available from publishers.

#### **Magazine and newspaper articles**

Business and professional magazines provide information that is more current than that found in books and textbooks. There are a number of indexes to help you find specific articles in periodicals.

In addition to books and magazines, many libraries offer free workshops, lend skiff-building tapes and have catalogues and brochures describing continuing education opportunities.











This Publication was printed at the UNICOR Print Plant, Federal Medical Center, Fort Worth, Tx.